



**SHREE MAHAVIR SAHAKARI  
BANK LTD. JALGAON**  
92, Navi Peth, Jalgaon - 425001  
Ph.0257- 2232490; 2229890

**CURRENT BANK  
Account Opening Form**

DATE: \_\_\_\_\_ / \_\_\_\_\_ BRANCH : \_\_\_\_\_

Customer No.

A/c No.

I/We request you to open my / our saving Bank account in your Bank.

**Title of Account**

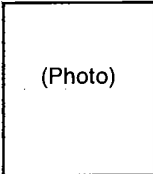
Name \_\_\_\_\_

Name of Proprietor / Partners / Directos

- |          |          |
|----------|----------|
| 1. _____ | 4. _____ |
| 2. _____ | 5. _____ |
| 3. _____ | 6. _____ |

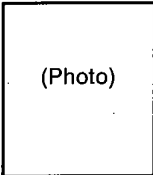
**Name, Signature & Photograph of Persons(S) authorised to operate account**

Surname	First Name	Middle Name
1 _____		
2 _____		
3 _____		
4 _____		



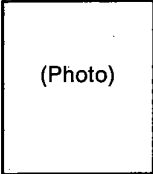
(Photo)

(1)



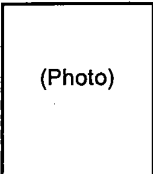
(Photo)

(2)



(Photo)

(3)



(Photo)

(4)

**Specimen Signature along with Rubber Stamp (Please sign in Black Ink)**

**Operational Instruction**

1. Either or survivor 2. Jointly or survivor 3. Former or survivor 4. Any one of us or any one of the survivor or the last survivor  
5. Other (Please Specify) \_\_\_\_\_

### Customer Details

Profession/Business : \_\_\_\_\_ Constitution: \_\_\_\_\_  
 Estd. on : \_\_\_\_\_ PAN/GIR No.: \_\_\_\_\_  
 Annual Turnover/Sales : \_\_\_\_\_ Annual Income: \_\_\_\_\_  
 Office : Owned / Rental  
 Gala No. & Name of Society: \_\_\_\_\_ Road No/Name: \_\_\_\_\_  
 Area / Locality : \_\_\_\_\_ City : \_\_\_\_\_ PIN : \_\_\_\_\_  
 Telephone No. : \_\_\_\_\_ (O) : \_\_\_\_\_  
 Pager / Mobile : \_\_\_\_\_ E-mail ID: \_\_\_\_\_  
 Previous Banker : \_\_\_\_\_ A/c No.: \_\_\_\_\_

### Proof of Identity

(Attach copies & provide original for verification)

Passport / Letter from existing Bank / PAN (alongwith self cheque drawn on existing Bank)  
or provide at least one each from List A & List B (Please tick)

List A (Proof of Identity)	List B (Proof of present address)
Voter's ID Card	Latest Electricity Bill/Telephone Bill/ LiC Premium Receipt
Driving Licence	Xerox copy of Agreement of residential flat/Maintenance Receipt
	Income/Wealth Tax Assessment Order

### Documents Required

Sole Proprietorship / Partnership	Private Ltd. / Ltd. Company
1) Photographs of Sole Proprietor/All authorised Signatories. 2) Certified copy of Partnership deed (In case of Partnership Firm). 3) Request letter to Open the account & Mode of operation signed by all partners on Letterhead. 4) PAN/Form 60 and Proof of Identity for Sole Proprietor/All Partners as mentioned above.	1) Certified copy of Memorandum and Articles of Association. 2) Certified copy of certificate of Incorporation. 3) Certified copy of certificate of commencement of Business (In case of Public Ltd. Co.) 4) Resolution to Open the account, Mode of operation & list of authorised signatories. 5) List of all Directors and Addresses.
HUF	Trust / Club / Society/Association
1) Photographs of Karta & co-perceners. 2) HUF letter signed by Karta & all major co-perceners.	1) Photographs of all authorised Signatories, 2) Certified true copy of trust deed (For Trust) 3) Certified true copy of bye-laws (For Club /Society / Association) 4) Certified true copy of Certificate of Registration. 5) Resolution to open the account, Mode of operation & list of authorised signatories.

### Introduction by an existing Account Holder

Mr./Ms./M/s \_\_\_\_\_

Last Name                      First Name                      Middle Name

CD/CC/OD A/c. \_\_\_\_\_ Branch: \_\_\_\_\_ Tele. No. : \_\_\_\_\_

I know the customer for a period of \_\_\_\_\_ months/years and confirm his/her/its address.

Date        
           DD           MM                   YY

Signature of Introducer :

Rubber Stamp

**Signature verified by**

Name: \_\_\_\_\_

Designature: \_\_\_\_\_

Employee Code: \_\_\_\_\_

Signature: \_\_\_\_\_

**Declaration**

To,  
The Branch Manager,  
SHREE MAHAVIR SAHAKARI BANK LTD.  
\_\_\_\_\_ Branch

Dear Sir,

I/we the undersigned, hereby declare that I am/we are the Sole Proprietor/only Partner of the Firm of \_\_\_\_\_ & am solely/are jointly & severally responsible for the liabilities thereof, I/we shall advise you in writing of any change that may take place in the Constitution/Partnership and I/all the present partners will be liable to you, on any obligation which may be standing in the firm's name in your books of the date of receipt of such notice and until all obligation shall have been liquidated the current A/c will be operated by \_\_\_\_\_

Yours Faithfully,

1 \_\_\_\_\_ 2 \_\_\_\_\_ 3 \_\_\_\_\_

4 \_\_\_\_\_ 5 \_\_\_\_\_ 6 \_\_\_\_\_

Sr. No.	Full Name	Residential Address	Personal Signature(s) of Partner / Proprietor

**Nomination (for Individual / Sole Proprietorship accounts only)**Nomination: Required  Not Required 

I/We nominate following named person as my/our nominee after my/our death and is entitled legally to receive the money as per Section 45 (2A) of Banking Regulation Act, 1949 and U/S 56 of Co-operative Societies, 1985 Rule 2 (1) (Only one person can be nominated per account)

Name & Address	Age	Date of Birth (If minor)	Relation with Depositor

As the nominee is a minor on this date, I/We appoint Shri./Smt./Kum. \_\_\_\_\_  
Address \_\_\_\_\_ )

\_\_\_\_\_ to receive the amount of the deposit on behalf of the nominee in the event of my/our death during the minority of the nominee.

Signature of Depositor \_\_\_\_\_

Name of Witness \_\_\_\_\_

Address \_\_\_\_\_

Signature of Witness \_\_\_\_\_

**FOR BANK'S USE ONLY**

A/c. Opened on : \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Signature of Clerk: \_\_\_\_\_

Signature of Sr. Clerk/Officer: \_\_\_\_\_ Manager

## Terms and Conditions for ATM CARD

1. **Meanings :** The term 'Bank' refers to the SHREE MAHAVIR SAHAKARI BANK LTD. 'ATM' refers to the Automated Teller Machine installed at the branches of the bank, 'Card Holder' refers to the Authorized User of 'ATM Card' ATM Account refers to the Authority of operating an ATM Account. The 'CIB' refers to Card Issuing Branch of the Bank and TTC refers to Information Technology Cell at Head Office of the Bank. As the context may require, words herein denoting the singular only shall be deemed to include the plural gender. Any notice there under to any such person shall be deemed effective notification to all such persons. If the person who signs and agrees to be bound by terms and conditions is a female as the context may require, words herein denoting the male gender also shall "be deemed to mean/include the female gender.
2. **ATM-Account Eligibility :** a) A satisfactorily conducted savings/current account or any other account as specified by the Bank to be eligible for opening of an 'ATM' Account. Such account shall be referred to as "ATM Account". b) The cardholder shall give his preference of such account (s) held by him in writing on the application Form for the issue of 'ATM Card'. c) A Minor's account or an account in which a minor is a joint account holder, is not eligible for opening "ATM Card". d) An Account operated under joint signature (s) shall not be eligible to be an "ATM Account".
3. **Joint Accounts :** In case of joint accounts, where only one card is issued to a joint account holder. The other joint account holders shall expressly agree with and give his unconditional consent on the application form for issue of ATM Card and having signed on the application shall be presumed having consented, agreed & accepted the terms & conditions of ATM card liable for all such transactions. If more than one person signs and agrees to be bound terms and conditions the obligation of such person thereunder shall be joint and several.
4. **ATM PIN (Personal Identification Number)**
  - a) **PIN-Select:** Each ATM card holder shall select his or her "Personal Identification Number" (PIN) to gain access to the ATM services and to operate account. The PIN shall under no circumstances be disclosed or open to any third party. The card holder should keep memory of his PIN and maintain its secrecy to avoid any misuse and keep custody of ATM card safe and inaccessible. The cardholder shall be solely responsible for the consequences arising out of the disclosure of his PIN and/or unauthorized use of ATM card shall be liable for any increased liability which he may incur on account of unauthorized use of the PIN & ATM Card.
  - b) **PIN Charge :** ATM card shall be issued by an Account holder as approved by the Bank in respect of ATM Account to enable him to operate the ATM. The card holder should get the card initially validated and select the Personal Identification Number (PIN) on the machine installed for that purpose, at the CIB. If card holder forgets PIN the same can be changed after consulting ITC. It is advisable for the card holder: 1) to change his PIN periodically 2) to change his PIN if certainly suspects it is no longer confidential 3) to select a non easily guessable PIN.
  - c) **PIN safety :** Any wrong PIN fed to ATM machine for more than three occasions will retain the card in ATM itself. After completion of transaction if ATM card remains unretrieved. It is assumed having forgotten and ATM will safely retain it. In above circumstances approach your CIB for its retrieval.
5. **ATM Card Safety :** It is sole responsibility of card holder to preserve the card in good condition. Always ensure to keep ATM card safely in plastic pouch to prevent any physical damage to magnetic strip and not expose it to magnetic fields, heat, water and dust anytime. If the card is broken or unreadable it will be considered an invalid card & new card will be issued on such an application by card holder & on handling over of such invalid card for cancellation to CIB.
6. **ATM Card Validity :** The ATM card will be valid maximum for a period of Three years from the date of issuance of card. However, validity period will be calculated on the basis of months & not on date.
7. **ATM Features :** The facilities offered under ATM shall include :
  - (a) Withdrawal of cash by the Card Holder from his ATM - account up to a certain amount/limit only as fixed by bank from time to time & date during a cycle of 24 hours,
  - (b) Enquiry about the balance in ATM account.
  - (c) Request of statement of account.
  - (d) Requisition for issue of Cheque Book,
  - (e) Any additional facilities made available by bank from time to time.
8. **Maximum balance :** Minimum balance at all times in account shall have to be maintained as may be specified by the Bank from time to time. The Bank has a discretion to levy penal interest or service charges as per the Bank's rules from time to time. If minimum balance is not maintained at any time the bank shall discontinue ATM card facility without giving any further notice, and/or without incurring any liability or responsibility whatsoever by withdrawal of such facility.
9. **Fees :** All fees related to ATM facility as determined by the Bank from time to time shall be payable forthwith on issuance of card and recovered by debiting the ATM card holders account if not paid in cash. In case of insufficient balance to debit account Bank has full right to stop the operation of ATM card and/or to cease account of Bank shall withdraw the ATM card facility.
10. **Multiple (ADD-ON) Cards :** In case of joint accounts with operational instruction either or Survivor, Bank may issue another ADD-ON card on specific request of customer after debiting additional charges as per applicable. Though Bank has issued multiple cards of one account-ATM account Joint account holders can withdraw Only upto a maximum permissible limit as decided by Bank, All put together with 24 hours cycle time per day.
11. **Nontransferability :** ATM card is nontransferable under any circumstances.
12. **Overdraft :** If any transaction made by using the ATM card results into an overdraft in the ATM Account, penal interest for the overdrawn amount shall be charged as per Bank's then prevailing interest rate structure and Bank may stop ATM facility.
13. **Loss of Card :** In case of loss or theft of the ATM card the cardholder shall intimate CIB immediately on same date in writing of loss/theft of ATM card. The cardholder shall, however be responsible and liable for all transaction effected by the use of the card till it is cancelled. Account holder will have to give in writing application for issuance of new card. Another ATM Card will be issued to account holder in lieu of lost/stolen ATM card on payment of card fees/charges.
14. **Deposits :** As and when facility of depositing shall be allowed on ATM Machine, the amount of cash/cheque deposited will be collected from the ATM Machine in the presence of bank's authorized staff one of whom will be an officer and will be credited to the cardholder's account after verification by two authorized members of bank. Any soiled mutilated notes deposited into ATM account will not be acceptable and shall be returned to the cardholder reducing the credit to the extent at his own cost, risk, responsibility. The amount thus verified by the Bank shall be deemed to be correct amount deposited by the cardholder and shall be conclusive & binding for all purposes. Foreign currency cash or cheques etc. deposits shall not be accepted in ATM Facility whatsoever & shall be returned to the Cardholder at his risk, responsibility, cost & consequences. Cheques deposited in ATM will be accepted for collection only and the proceeds will not be available until they have been cleared. Cheque book request deposited will be accepted on next day or further proceedings.
15. **Refusal/termination withdrawal of ATM CARD :** The Bank has absolute right and sole discretion to refuse to issue or to renew or to cancel or to suspend or to call off or to withdraw facility for misuse, malfunction, tampering ATM, non payment of account charges, interest, dues etc. without assigning any reason thereof or giving prior notice.
16. **Indemnification :** ATM cardholder shall indemnify the Bank for the loss or damage caused, directly or indirectly, by his act or commission / omission contrary to any of the terms and conditions, or even otherwise.
17. **Closure / Termination :** ATM cardholder If desire to close the ATM account or terminate ATM facility can do so provided minimum seven working days prior written notice to ITC is given alongwith surrendering ATM card to CIB/ITC of the BANK. The closure of such account will be allowed only on settlement of all dues in connection with ATM facility.
18. **Account Status Change :** Any change in the mode of operation, transfer or change of ATM card account shall not be allowed unless Bank's written permission is sought. For any change or transfer ATM card will have to be surrendered to the bank and a fresh card will be issued on payment of fees/charges.
19. **Authority & Responsibility :**
  - 1) The Bank shall not be responsible for any loss or damage arising directly or indirectly as a result of any malfunction/failure of the ATM card or the ATM or for the temporary insufficiency of funds in such machine or otherwise whatsoever.
  - 2) The Bank reserves the right to limit the amount which may be withdrawn by cardholder daily anytime without giving, any prior notice. The Bank also reserves the right to restrict the ATM to certain Hours of the day as may be notified and displayed from time to time.
  - 3) The Bank reserves the right to amend, add or delete any of terms & conditions or rules without prior notice to ATM account Holder.
  - 4) It is sole responsibility of the cardholder, for the transaction done by ATM card as with card holders knowledge or authority, express or implied.

I undertake & confirm authorization and power conferred upon the Bank and terms & conditions herein as read, accepted & agreed to, and irrevocable. These terms and conditions shall be construed and governed by the law for the time being in force.

### ATM REQUEST

I/We have read, accept & abide by the terms & conditions governing the operations / use of ATM Card, which are given to me/us. I/We request you to issue me/us ATM card.  
IT Cell

Chief Information Officer :- SHREE MAHAVIR SAHAKARI BANK LTD. JALGAON  
92, Navi Peth, Jalgaon - 425001 Ph.0257- 2232490, 2229890

Signature of ATM Card Applicant